

## SHERMAN COUNTY – THE STRUGGLE FOR SURVIVAL

*Living in near homelessness, this Sherman County woman never dreamed she wouldn't even be able to buy the "necessities of a normal life"*

When Ann was living in her spacious three-bedroom home, it never crossed her mind she could be near homeless someday.

Her husband made a substantial living and she was a relief postal carrier for five routes, which meant an almost-daily work schedule.

Then came the diagnosis.

Lung cancer.

Ann (not her real name) had to take a family medical leave to take care of her ill husband.

"Hospice stepped in immediately, but lot of people don't want hospice," Ann noted, "They don't want a stranger taking care of them. My husband still had enough pride he didn't want other people to see him."

Hospice workers trained Ann how to administer medication, use the stomach tube and clean the port. "I took care of him all the time -- morning, noon and night," she said.

Once a robust 185 pounds, Ann's husband dropped to just under 100 pounds. He was unable to produce any body heat and often dressed in two to three sets of sweat pants just to keep warm.

The couple's son was getting married and the family wanted to make sure he would be able to attend, so the wedding date was moved up two months. Ann's husband was feeling well enough to help with some of the smaller projects the week before the wedding, and then, on the Wednesday before the wedding he had a couple of grand mal seizures -- his family trying to save him from choking to death. "(The seizures) are something you never want to see," Ann said. "His eyes were rolling into the back of his head and he was swallowing his tongue."

Ann's husband of 33 years died the day before the wedding. He had been diagnosed in March of 1999 and passed away four months later.

"My husband died on Friday, the wedding was Saturday, he was buried on Tuesday, and that following Thursday was my son's birthday. It was like everything was there and I didn't know how to cope with all of it," Ann reflects. "And then it isn't the same with your friends anymore. They're a couple and you're a single now and I didn't know how to handle that either."

But that was only the beginning.

There were medical bills so high Ann felt like they were piled to the sky. And although she "wouldn't have done it any other way" -- she says of quitting her job to take care of her spouse -- she wondered how she could ever pay the bills.

She'd had a good job at the post office, and though her husband died only three days after her 12 weeks was up on her emergency medical leave, she lost her job.

"You can't imagine all the medical bills," she said. "We couldn't afford insurance and we had to use all of our savings. His drug bill at that time before social services or anything like that would help was \$1,200 to \$1,700 a week."

Ann fell into such a deep depression she wasn't able to work and in February of 2000 was evicted from her home. She found a 20-hour a week job at a youth and rehab center in Kearney and moved into a trailer.

"When you're working 18 hours you don't get food stamps, and 20 hours doesn't go very far. You have to have gas and pay the electric bill, and when you can't and try to explain that, they don't understand. I thought working at the rehab should give me enough to pay the rent, but electricity in the trailer was \$200 a month, but then it was close to where I worked so I figured I didn't need gas for the car ... you just don't know how to do these things. When you've done these things as a couple for as many years as we did, you don't know how to do it on your own.

"It just kept getting worse and worse. The only good thing about the job was I started as a cook so I would get one good meal a day four days a week. That was the only thing that kept me going."

Ann didn't want to bother her children for help. She knew they had their own bills to take care of. In 2003, she had to have bilateral knee surgery on both knees and surgery on her feet which prevented her from continuing her job. She went to Buffalo County which helped pay some toward her rent, however, it wasn't enough.

Once again, she was evicted.

She applied at five different towns for low-housing, and with the help of her son was finally able to move back to Sherman County in June 2004 where she had lived all her married life into a tiny apartment. Ann didn't even have enough money to move.

"They had to give me a gas voucher from Buffalo county just so I could move because I had no money for gas," she said of the struggle. In August 2004 she was directed by a neighbor to go to CNCS (Central Nebraska Community Services) for assistance. It was at that time she met a woman in the Family Outreach Department who helped her get in contact with Health and Human Services for food stamps and other available assistance. They also helped Ann obtain a table, chair and fan.

Due to Ann's continuing health issues, the HHS worker also helped her find legal aid to apply for disability. After applying for Social Security disability, it took almost three years to receive her first check.

Ann says she doesn't know what she would have made it without CNCS, but living on her meager income was still difficult: "The county paid my rent of \$54 a month and \$130 for food stamps -- that was the extent of my assistance and that doesn't go very far ... how long can you eat spaghetti? I don't care how hungry you are, you can only eat the same thing so many times.

"But if I try to go out and make a little bit of money, I can't because then I'm told I can work so I don't need Social Security. There are days I wish I just had enough money to buy an ice cream cone or a tube of toothpaste. You want to take a bath, you've got water -- but you have no soap.

"Or when you're sick and you go into the doctor's office and that big sign says 'cash on day of service' and you don't have the money ... you don't know how many times I was sick and if it wasn't for CNCS hooking me up with companies where I could get free medicine I wouldn't even

be alive. My blood pressure probably would have killed me from stress and depression. You're not only a burden to yourself, but most of all you've lost all dignity and it just goes on and on."

Last year CNCS helped Ann apply for different housing and she was able to move out of the apartment into a modest CNCS house. She was thankful to get back into a home-like atmosphere, and although she had a roof over her head it was still a challenge to figure out how to get toiletries, etc. until Family Outreach helped Ann get some of what she calls the "necessities of a normal life."

"Last November I qualified to get meals-on-wheels to get one meal a day and was told it would start right away. The meals didn't start coming until February. The place that was making them was quitting and the government had to find someplace else, but meantime I was sitting there with no food. You can understand why people get so depressed."

Ann appreciates the food stamps but it's not enough to sustain her food needs for a month. Should anything unexpected happen financially, it becomes an issue immediately. After her bills are paid, she feels fortunate to have \$10 left at the end of the month. She'd like to go to her grandchildren's sports events, but it takes money for the gas to get there and money for admission, and that's something she doesn't have.

Despite the difficulties Ann has had to live with since her husband became sick, she still holds on to the vision of a better quality of life.

"My goal was wanting to live in a bigger house and get out of that tiny apartment so I could feel like I'm a person not a caged animal, so I got a bigger house. Now I just want to qualify for Section Eight so I can get my rent lowered."

For those who have never had to live like Ann, those may not appear to be lofty goals.

But for Ann, they're goals that keep a roof over her head.

"Nobody knows how much we take things for granted until we don't have them," she said.